

**Fill in this information to identify the case:**Debtor 1 Michael A. GralDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: Eastern District of WisconsinCase number 16-21329**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB, Not in Its Individual Capacity But Solely As Trustee For The Primestar-H Fund I Trust, C/O Statebridge Company, LLC Court claim no. (if known):

Last 4 digits of any number you use to identify the debtor's account: XXXXXX7948

Date of payment change: 05/01/2016  
Must be at least 21 days after date of this notice

New total payment: \$ 4,617.22  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 2,017.43 New escrow payment: \$ 2,202.51

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate % New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****1. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

Signature

Date 3/10 / 2016

Print:

First Name Middle Name Last Name

Title Creditor's Authorized Agent

Company

Rosicki, Rosicki & Associates, P.C.

Address

51 E. Bethpage Road

Number

Street

Plainview NY 11803

City

State

ZIP Code

Contact phone

(516) 741-2585

Email

bkrmail@rosicki.com

# CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change has been served via Electronic Case Filing on the following parties:

Jonathan V. Goodman, Esq.

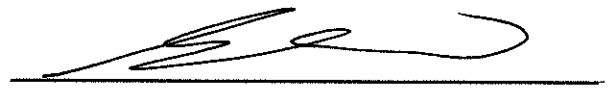
Laura Steele, Esq.

U.S. Trustee

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change has been served via first class mail on the following parties:

Michael A. Gral  
6823 N. Barnett Lane  
Fox Point, WI 53217

March 11 2016

  
Seung Woo Lee

Statebridge Company, LLC  
5680 Greenwood Plaza Blvd  
Suite 100 S  
Greenwood Village, CO 80111  
For Inquiries: (866) 466-3360

Final

Analysis Date: March 03, 2016

MICHAEL A GRAL  
JULIA G GRAL  
6823 N BARNETT LN  
FOX POINT WI 53217-3602

Loan: [REDACTED]

Property Address:  
6823 N BARNETT LN  
FOX POINT, WI 53217-3602

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Jan 2015 to Apr 2016. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective May 01, 2016:
Principal & Interest Pmt:	2,414.71	2,414.71
Escrow Payment:	2,017.43	2,202.51
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00 (	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$4,432.14	\$4,617.22

Escrow Balance Calculation	
Due Date:	Dec 01, 2012
Escrow Balance:	0.00
Anticipated Pmts to Escrow:	4,034.86
Anticipated Pmts from Escrow (-):	4,810.26
Anticipated Escrow Balance:	(\$775.40)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Jan 2015				0.00 *		0.00	0.00
Jan 2016				0.00 *		0.00	0.00
					Anticipated Transactions	0.00	0.00
Mar 2016		2,017.43		4,810.26	Township/Village		(2,792.83)
Apr 2016		2,017.43					(775.40)
	\$0.00	\$4,034.86	\$0.00	\$4,810.26			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: March 03, 2016

MICHAEL A GRAL

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(775.40)	6,413.68
May 2016	1,603.42	4,810.26	Township/Village	(3,982.24)	3,206.84
Jun 2016	1,603.42			(2,378.82)	4,810.26
Jul 2016	1,603.42			(775.40)	6,413.68
Aug 2016	1,603.42			828.02	8,017.10
Sep 2016	1,603.42			2,431.44	9,620.52
Oct 2016	1,603.42			4,034.86	11,223.94
Nov 2016	1,603.42			5,638.28	12,827.36
Dec 2016	1,603.42			7,241.70	14,430.78
Jan 2017	1,603.42	9,620.53	Township/Village	(775.41)	6,413.67
Feb 2017	1,603.42			828.01	8,017.09
Mar 2017	1,603.42	4,810.26	Township/Village	(2,378.83)	4,810.25
Apr 2017	1,603.42			48,095.84	6,413.67
	<u>\$19,241.04</u>	<u>\$19,241.05</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your escrow balance contains a cushion of \$3,206.84. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$3,206.84 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$775.40). Your starting balance (escrow balance required) according to this analysis should be \$6,413.68. This means you have a surplus of \$7,189.08. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be \$19,241.05. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	1,603.42
Surplus Amount:	0.00
Shortage Amount:	599.09
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$2,202.51</u>

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$4,018.13 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

NOTICE: This letter is for informational purposes only. Our records indicate that your mortgage loan may be affected by a bankruptcy. If you have questions regarding your mortgage account plan, please contact your bankruptcy attorney or our office at (866) 466-3360.